



Order Filed on December 18, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
WILLIAM H. OLIVER, JR.  
2240 Highway 33  
Suite 112  
Neptune, New Jersey 07753  
732-988-1500  
Attorney for Debtor(s)  
WO-7129

In Re:

MARIE CATHERINE SOSA  
a/k/a Marie O'Neil

Debtor

Case No.: 18-24035

Adv. No:

Hearing Date: n/a

Chapter: 13

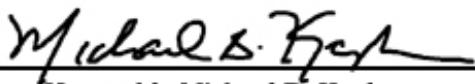
Oral Argument Requested if Objection Filed

Judge: Michael B. Kaplan

**ORDER APPROVING AND AUTHORIZING FINAL LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

**DATED: December 18, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**THIS MATTER**, having been brought before this Court by William H. Oliver, Jr., Esq., attorney for the debtor(s), on the debtor(s)' Motion to Approve and Authorize Final Loan Modification, and the Court having considered the debtor(s) Motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

**ORDERED** that the debtor(s) be and hereby are authorized to enter into a loan modification to modify the first mortgage on the debtor(s)' real property located at **208 Daisy Court, Jackson, NJ** and it if further

**ORDERED** that the debtor(s) shall:

\_\_\_\_\_ Satisfy all plan obligations from financing proceeds

  X   Continue to make payments under the Plan as proposed or confirmed

\_\_\_\_\_ Modify the Plan as follows:

And it is further

**ORDERED** that debtor(s)' counsel shall be allowed a legal fee of \$ \_\_\_\_\_ (to be filed) \_\_\_\_\_

for representation in connection with this Motion, which is to be paid (**choose one**):

\_\_\_\_\_ at closing                        X   through the plan                      \_\_\_\_\_ outside the plan

And it is further

**ORDERED** that Fed. R. Bankr. P. 6004(g) which provides for a ten (10) day stay of this Order,

\_\_\_\_\_ is applicable                        X   is not applicable

**ORDERED** that the following other provisions apply:

1. Debtor(s) is granted approval to enter into a permanent loan modification.

2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtor(s) shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Marie Catherine Sosa  
Debtor

Case No. 18-24035-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db +Marie Catherine Sosa, 208 Daisy Court, Jackson, NJ 08527-2583

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Marlena S. Diaz-Cobo on behalf of Creditor Sixty Acre Reserve Condominium Association, Inc.  
collections@theassociationlawyers.com

Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Marie Catherine Sosa bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 7